

SERFF Tracking Number: MANU-126180838 State: Arkansas
 Filing Company: John Hancock Life Insurance Company (U.S.A.) State Tracking Number: 42629
 Company Tracking Number: 07TERM ENDORSE
 TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
 Product Name: 07TERM ENDORSE
 Project Name/Number: 07TERM ENDORSE/07TERM ENDORSE

Filing at a Glance

Company: John Hancock Life Insurance Company (U.S.A.)
 Product Name: 07TERM ENDORSE SERFF Tr Num: MANU-126180838 State: Arkansas
 TOI: L04I Individual Life - Term SERFF Status: Closed-Approved- State Tr Num: 42629
 Closed
 Sub-TOI: L04I.103 Renewable - Single Life - Co Tr Num: 07TERM ENDORSE State Status: Approved-Closed
 Fixed/Indeterminate Premium
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Deb Dann, Helene Disposition Date: 06/12/2009
 Landow, Karren Phair, Debbie Tom,
 Jacqueline Lau
 Date Submitted: 06/10/2009 Disposition Status: Approved-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: 07TERM ENDORSE Status of Filing in Domicile: Authorized
 Project Number: 07TERM ENDORSE Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments: Exempt in Michigan
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 06/12/2009 Explanation for Other Group Market Type:
 State Status Changed: 06/12/2009
 Deemer Date: Created By: Debbie Tom
 Submitted By: Debbie Tom Corresponding Filing Tracking Number:
 Filing Description:
 INDIVIDUAL LIFE
 07TERM ENDORSE– Conversion to Joint Last-to-Die Survivorship Policy Endorsement

We are submitting the above form for your approval. The form is filed in accordance with the applicable statutes and

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regulations of your jurisdiction. The form will be laser printed, subject only to minor variations in color, paper stock, duplexing, fonts, and positioning. This is a new form and does not replace any currently approved forms. The form will be effective on the date of approval. No part of this filing contains any unusual or controversial items that deviate from normal Company or industry standards.

The subject endorsement form amends the Conversion to Joint Last-to-Die Survivorship Policy paragraphs of 07TERM, Term Life Policy as described below. The change is being made for the sole purpose of clarifying the conditions in which we require evidence of insurability for the Life Insured. This change of benefit will not apply to in-force policies and will only be used new policies being issued. Policy form 07TERM was approved by your state on May 17, 2007 under SERFF Tracking Number MANU-125160034, State tracking # 35837.

Form 07TERM ENDORSE, Conversion to Joint Last-to-Die Survivorship Policy Endorsement deletes the Conversion to Joint Last-to-Die Survivorship Policy paragraphs of the 07TERM policy and replaces it with the following paragraph:

Conversion to Joint Last-to-Die Survivorship Policy. If the new policy is a joint last-to-die survivorship policy, we will require evidence of insurability on the new life. The rate classification for the new life will be determined at the time of conversion. We will not require evidence of insurability for the Life Insured under this policy if the following conditions are met:

- (a) the face amount of the new policy falls within our available retention limit; and
- (b) the face amount of the new policy does not exceed twice the face amount of this policy; and
- (c) the new life is considered an insurable risk that would have been acceptable for a single life policy based on the evidence of insurability provided to us.

If the above conditions are not met, the existing Life Insured will also be required to provide evidence of insurability.

The Actuarial Memorandum for policy form 07TERM that are on file with your state as part of your state's approval of such policy is not changed by the subject endorsement now being filed.

We trust the form is acceptable to you and look forward to your state's approval in the usual manner.

If you have any questions or concerns, please contact me at 416-852-2035(collect) or via e-mail at debbie_tom@jhancock.com

P.S. At present, there is no advertising or sales material available for this product.

Enclosures: Statement of Variability

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Filing Fee (EFT)
 Flesch Score Certificate
 Compliance Certification re Regulation 19

Company and Contact

Filing Contact Information

Debbie Tom, Contract Analyst
 200 Bloor St E
 Toronto, ON M4W 1E5

Debbie_Tom@jhancock.com
 416-852-2035 [Phone]
 416-926-3121 [FAX]

Filing Company Information

John Hancock Life Insurance Company
 (U.S.A.)
 P. O. Box 600
 Contracts and Compliance
 Buffalo, NY 14201-0600
 (416) 926-3000 ext. [Phone]

CoCode: 65838
 Group Code: 904
 Group Name:
 FEIN Number: 01-0233346

State of Domicile: Michigan
 Company Type: insurance/financial
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$20.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Hancock Life Insurance Company (U.S.A.)	\$20.00	06/10/2009	28481058

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/12/2009	06/12/2009

SERFF Tracking Number: *MANU-126180838* *State:* *Arkansas*
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Disposition

Disposition Date: 06/12/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form	Conversion to Joint Last-to-Die		Yes
	Survivorship Policy Endorsement		

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	07TERM ENDORSE	Policy/Cont Conversion to Joint ract/Fratern Last-to-Die al Survivorship Policy Certificate: Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		43.000	07Endorse gen.pdf



John Hancock Life Insurance Company (U.S.A.)
A Stock Company

ENDORSEMENT

CONVERSION TO JOINT LAST-TO-DIE SURVIVORSHIP POLICY

This endorsement is attached to and made part of your policy at issue and takes effect at the same time as your policy. This endorsement amends Section 10. Conversion of your policy as follows:


Section 10, Conversion, 6th and 7th paragraphs are deleted and replaced in their entirety as follows:

Conversion to Joint Last-to-Die Survivorship Policy. If the new policy is a joint last-to-die survivorship policy, we will require evidence of insurability on the new life. The rate classification for the new life will be determined at the time of conversion. We will not require evidence of insurability for the Life Insured under this policy if the following conditions are met:

- (a) the face amount of the new policy falls within our available retention limit; and
- (b) the face amount of the new policy does not exceed twice the face amount of this policy; and
- (c) the new life is considered an insurable risk that would have been acceptable for a single life policy based on the evidence of insurability provided to us.

If the above conditions are not met, the existing Life Insured will also be required to provide evidence of insurability.

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

[]
President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: flesch ar.pdf AR - cert re Reg 19 ar.pdf		
Bypassed - Item: Application Bypass Reason: not applicable Comments:		
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: not applicable Comments:		
Satisfied - Item: Statement of Variability Comments: Attachment: SOV - 07TERM ENDORSE generic.pdf		

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

CERTIFICATE OF COMPLIANCE

FOR THE STATE OF ARKANSAS

I, Helene Landow, an officer of JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.), hereby certify that the form listed below has the following readability score as calculated by the Flesch Reading Ease Test, and that this form meets the requirements of your readability legislation.

FORM NUMBER

READABILITY SCORE

07TERM ENDORSE

43

June 10, 2009

Date

A handwritten signature in cursive script that reads "Helene Landow". The signature is written in black ink and is positioned above a horizontal line.

Helene Landow, FLMI, ACP
Director, Contracts and Compliance

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

COMPLIANCE CERTIFICATION

STATE OF ARKANSAS

Form

Description

07TERM ENDORSE - Conversion to Joint Last-to-Die Survivorship Policy Endorsement

John Hancock Life Insurance Company (U.S.A.) hereby certifies to its understanding of the filing requirements of Arkansas Regulation 19 §10B re unfair sex discrimination in the sale of insurance and that this filing meets the provisions of this rule, as well as all applicable requirements of the Arkansas Insurance Department.

June 10, 2009
Date



Helene Landow, FLMI, ACP
Director, U.S. Contracts

JOHN HANCOCK LIFE INSURANCE COMPANY (U.S.A.)

STATEMENT OF VARIABILITY

June 9, 2009

**Form 07TERM ENDORSE– Conversion to Joint Last-to-Die Survivorship
Policy Endorsement**

Section / Section #	Page Number	Description
Signature	Page 1	<ul style="list-style-type: none">• Officer Signature is bracketed to accommodate future changes.